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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: William A. Cooper Examiner: Colbert, Ella
Serial No.: 09/614,270 Group Art Unit: 3624
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Title: DEBIT CARD BILLING SYSTEM

CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence and the papers, as described hereinabove, are being deposited in the United States Postal Service, as first class mail, in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on September 8, 2004.

By:

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